

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM T MANOS  
BONNIE L MANOS  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-24961

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/08/2017 and confirmed on 2/21/18 . The case was subsequently  
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		64,195.72
Less Refunds to Debtor	1,062.06	
TOTAL AMOUNT OF PLAN FUND		63,133.66

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,872.60	
Trustee Fee	2,739.44	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,612.04

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ALLY FINANCIAL(*) Acct: 2288	11,750.48	11,750.48	1,565.89	13,316.37
	MARINER FINANCE LLC Acct: 3183	2,093.67	2,093.67	134.19	2,227.86
	PNC BANK NA Acct: 5104	23,771.69	23,771.69	2,837.10	26,608.79
					42,153.02

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	WILLIAM T MANOS Acct:	0.00	0.00	0.00	0.00
	WILLIAM T MANOS Acct:	374.84	374.84	0.00	0.00
	WILLIAM T MANOS Acct:	687.22	687.22	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	3,500.00	3,500.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8-23	3,372.60	3,372.60	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 4515	7,472.85	7,472.85	0.00	7,472.85
	PA DEPARTMENT OF REVENUE* Acct: 4515	1,895.76	1,895.76	0.00	1,895.76
	WASHINGTON COUNTY TAX CLAIM BURE Acct: 1500	0.00	0.00	0.00	0.00
	WASHINGTON COUNTY TAX CLAIM BURE Acct: 2402	0.00	0.00	0.00	0.00
	WASHINGTON COUNTY TAX CLAIM BURE Acct: 2401	0.00	0.00	0.00	0.00
					9,368.61

Unsecured					
	BROWNSVILLE AMBULANCE SERVICE++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 365				
	CAL ED FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 6932				
	CAL ED FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 6932				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5026				
	LVNV FUNDING LLC, ASSIGNEE	1,829.51	289.59	0.00	289.59
	Acct: 4928				
	MIDLAND FUNDING LLC	731.31	115.76	0.00	115.76
	Acct: 6012				
	IMAGING ASSOC OF GREATER PGH	0.00	0.00	0.00	0.00
	Acct: 4662				
	KEYBANK NA**	1,205.97	190.89	0.00	190.89
	Acct: 6947				
	CAPITAL ONE NA**	271.56	42.99	0.00	42.99
	Acct: 9389				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	718.97	113.81	0.00	113.81
	Acct: 3754				
	LOWRY RADIOLOGY++	0.00	0.00	0.00	0.00
	Acct: 2995				
	MON VALLEY MEDICAL ASSOC PC	0.00	0.00	0.00	0.00
	Acct: 6544				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	TD BANK USA NA**	1,092.56	172.94	0.00	172.94
	Acct: 7240				
	UNIVERSITY OF PGH PHYSICIAN++	0.00	0.00	0.00	0.00
	Acct:				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 0630				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,995.05	315.80	0.00	315.80
	Acct: 1364				
	PA DEPARTMENT OF REVENUE*	456.77	72.30	0.00	72.30
	Acct: 4515				
	INTERNAL REVENUE SERVICE*	2,280.44	360.97	0.00	360.97
	Acct: 4515				
	UPMC PHYSICIAN SERVICES	2,052.80	324.94	0.00	324.94
	Acct: 4515				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2745				
	TUCKER ARENSBERG PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	ADVANCED RECOVERY SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 4496				
	CBCS	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 0416				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct:				
	TEK COLLECT	0.00	0.00	0.00	0.00
	Acct:				
					1,999.99

TOTAL PAID TO CREDITORS

53,521.62

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TOTAL CLAIMED	
PRIORITY	9,368.61
SECURED	37,615.84
UNSECURED	12,634.94

Date: 10/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

WILLIAM T MANOS  
BONNIE L MANOS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-24961

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
William T Manos  
Bonnie L Manos  
Debtors

Case No. 17-24961-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 25, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William T Manos, Bonnie L Manos, 1029 Pike Run Drive, Coal Center, PA 15423-1037
14756958	+ Advanced Recovery Systems, P.O. Box 80766, Valley Forge, PA 19484-0766
14756959	+ Brownsville Ambulance Service, 12 Arch Street, P.O. Box 300, Brownsville, PA 15417-0300
14742420	+ Cal-Ed Federal Credit Union, 100 Technology Drive, P.O. Box 497, California, PA 15419-0497
14756961	Imaging Associates of Greater Pittsburgh, P.O. Box 90218, Pittsburgh, PA 15224-0718
14742426	+ Lowry Radiology Associates, 1111 Lowry Avenue--Suite 2, Jeannette, PA 15644-3064
14742427	Mariner Finance, P.O. Box 35394, Baltimore, MD 21222-7394
14756963	Mon Valley Medical Associates, PC, 1025 Country Club Road, Monongahela, PA 15063-1599
14742429	Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14756965	+ Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14756967	+ UPMC Health Services, 2 Hot Metal Bridge-Dist. Room 386, Pittsburgh, PA 15203-2348
14756966	University of Pittsburgh Physicians, P.O. Box 371980, Pittsburgh, PA 15250-7980
15022481	+ Washington Co. Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 26 2023 00:35:04	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2023 00:12:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14742419	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2023 00:12:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14756960	^ MEBN	Oct 26 2023 00:08:47	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14771160	Email/PDF: bncnotices@becket-lee.com	Oct 26 2023 00:19:43	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14742421	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 00:19:30	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14742422	Email/PDF: creditonebknofications@resurgent.com	Oct 26 2023 00:19:09	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14756962	Email/Text: sbse.cio.bnc@mail@irs.gov	Oct 26 2023 00:13:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14742423	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 26 2023 00:14:00	Key Bank, P.O. Box 94722, Cleveland, OH 44101-4722
14745053	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 26 2023 00:14:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn,

District/off: 0315-2

User: auto

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Total Noticed: 40

			OH 44144-2338
14742424	Email/Text: PBNCNotifications@peritussservices.com	Oct 26 2023 00:12:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14778972	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2023 00:20:13	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14742425	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 00:36:33	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14753323	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2023 00:14:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14773935	+ Email/Text: bankruptcy@marinerfinance.com	Oct 26 2023 00:13:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14742428	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2023 00:14:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2710
14756964	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2023 00:13:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14742430	Email/Text: bankruptcies@penncredit.com	Oct 26 2023 00:13:00	Penn Credit, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14742431	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2023 00:12:00	PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
14742895	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2023 00:35:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14747832	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2023 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14775863	Email/Text: bnc-quantum@quantum3group.com	Oct 26 2023 00:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14780730	+ Email/Text: bncmail@w-legal.com	Oct 26 2023 00:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14742432	Email/Text: bncmail@w-legal.com	Oct 26 2023 00:13:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14742433	+ Email/Text: Bankruptcy@TekCollect.com	Oct 26 2023 00:13:00	TekCollect, P.O. Box 1269, Columbus, OH 43216-1269
14776466	Email/Text: BNCnotices@dcmservices.com	Oct 26 2023 00:13:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14742434	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 00:35:04	Walmart/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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Date Rcvd: Oct 25, 2023

Form ID: pdf900

Total Noticed: 40

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Bonnie L Manos lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor William T Manos lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5